

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Indiana		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Vo, Tin T.		Name of Joint Debtor (Spouse) (Last, First, Middle): Vo, Lynn T.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA Sand Castle Contruction LLC; DBA Vintage Original Homes, LLC; DBA Aqua Spa, LLC; AKA Dustin Vo; DBA Chop Stix, Inc.		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Lynn T. Nguyen
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-5522		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8217
Street Address of Debtor (No. and Street, City, and State): 1811 Woodmere Dr. Valparaiso, IN <div style="text-align: right;">ZIP Code 46383</div>		Street Address of Joint Debtor (No. and Street, City, and State): 1811 Woodmere Dr. Valparaiso, IN <div style="text-align: right;">ZIP Code 46383</div>
County of Residence or of the Principal Place of Business: Porter		County of Residence or of the Principal Place of Business: Porter
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Vo, Tin T.**Vo, Lynn T.****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Alan D. Naggatz**December 31, 2009**

Signature of Attorney for Debtor(s)

(Date)

Alan D. Naggatz 17479-64**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Vo, Tin T.**Vo, Lynn T.****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Tin T. VoSignature of Debtor **Tin T. Vo****X /s/ Lynn T. Vo**Signature of Joint Debtor **Lynn T. Vo**

Telephone Number (If not represented by attorney)

December 31, 2009

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Signature of Attorney***X /s/ Alan D. Naggatz**

Signature of Attorney for Debtor(s)

Alan D. Naggatz 17479-64

Printed Name of Attorney for Debtor(s)

Law Office Alan D. Naggatz

Firm Name

**175 W. Lincolnway, Suite I
Valparaiso, IN 46383**

Address

Email: **naggatzlaw@aol.com****219-476-7222 Fax: 219-476-7021**

Telephone Number

December 31, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
Northern District of Indiana

In re Tin T. Vo
Lynn T. Vo

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Tin T. Vo
Tin T. Vo

Date: December 31, 2009

Certificate Number: 00437-INN-CC-008520190

CERTIFICATE OF COUNSELING

I CERTIFY that on September 30, 2009, at 10:45 o'clock AM MDT,

Tin Vo received from

Black Hills Children's Ranch, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Indiana, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: September 30, 2009

By /s/Lonnie Garr

Name Lonnie Garr

Title Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
Northern District of Indiana

In re Tin T. Vo
Lynn T. Vo

Debtor(s)

Case No. _____

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Lynn T. Vo

Lynn T. Vo

Date: December 31, 2009

Certificate Number: 00437-INN-CC-008311810

CERTIFICATE OF COUNSELING

I CERTIFY that on September 11, 2009, at 10:54 o'clock AM MDT,

Lynn T Vo received from

Black Hills Children's Ranch, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Indiana, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: September 11, 2009

By /s/Rhonda Bossman

Name Rhonda Bossman

Title Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Northern District of Indiana

In re **Tin T. Vo,**
Lynn T. Vo

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	265,000.00		
B - Personal Property	Yes	4	3,750.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		452,500.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		7,808.06	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	12		827,581.28	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	3			
I - Current Income of Individual Debtor(s)	Yes	1			3,002.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,488.00
Total Number of Sheets of ALL Schedules		27			
Total Assets			268,750.00		
Total Liabilities				1,287,889.34	

United States Bankruptcy Court
Northern District of Indiana

In re **Tin T. Vo,**
Lynn T. Vo

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	7,808.06
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	7,808.06

State the following:

Average Income (from Schedule I, Line 16)	3,002.00
Average Expenses (from Schedule J, Line 18)	4,488.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	300.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		187,500.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	7,808.06	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		827,581.28
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		1,015,081.28

B6A (Official Form 6A) (12/07)

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
1811 Woodmere Drive, Valparaiso, IN 46383; 3 bedrooms, basement, attach 3 car garage	Fee Simple	J	265,000.00	452,500.00
Time share with St. Johann Alpenland Resort, Phoenix, AZ 85072-2694	Timeshare	J	Unknown	0.00

Sub-Total >	265,000.00	(Total of this page)
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Total >	265,000.00
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(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Centier Acct# xxxxx0110 Checking acct	J	300.00
		Chase Business Checking Account #xxxxxxxxxxx1282 for Aqua Spa LLC	J	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Various Wicks and other Furnishings, Dining Room set, Living Room Set, Breakfast Table, Family Room Set, 2 Bed sets, Pool Table, Immitation Prints, Stove, Refrigerator, TV, Sofa, Bed	J	3,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	J	200.00
7. Furs and jewelry.		Misc. Jewelry and watches	J	250.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		United Farm Family Term Life Insurance death benefit \$100,000.00	W	Unknown
		Western Reserve University Term Life Insurance	W	Unknown
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **3,750.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.		Sand Castle Construction LLC,	J	0.00
		Vintage Original Homes, LLC, 1811 Woodmere Drive, Valparaiso, IN 46383	H	0.00
		Aqua Spa, LLC, 1811 Woodmere Drive, Valparaiso, IN 46383	H	0.00
		Chop Stix, Inc., 2505 LaPorte Ave., Ste 115, Valparaiso, IN	H	0.00
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		2009 tax refund subject to back taxes unknown amount	J	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

Sub-Total >	0.00
(Total of this page)	
Total >	3,750.00

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. §522(b)(2)
☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds
 \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u>			
1811 Woodmere Drive, Valparaiso, IN 46383; 3 bedrooms, basement, attach 3 car garage	Ind. Code § 34-55-10-2(c)(1)	15,000.00	265,000.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Centier Acct# xxxxx0110 Checking acct	Ind. Code § 34-55-10-2(c)(3)	ALL	300.00
<u>Household Goods and Furnishings</u>			
Various Wicks and other Furnishings, Dining Room set, Living Room Set, Breakfast Table, Family Room Set, 2 Bed sets, Pool Table, Immitation Prints, Stove, Refrigerator, TV, Sofa, Bed	Ind. Code § 34-55-10-2(c)(2)	ALL	3,000.00
<u>Wearing Apparel</u>			
Clothing	Ind. Code § 34-55-10-2(c)(2)	ALL	200.00
<u>Furs and Jewelry</u>			
Misc. Jewelry and watches	Ind. Code § 34-55-10-2(c)(2)	ALL	250.00
<u>Interests in Insurance Policies</u>			
United Farm Family Term Life Insurance death benefit \$100,000.00	Ind. Code §§ 27-1-12-14, 27-2-5-1(c)	ALL	Unknown
Western Reserve University Term Life Insurance	Ind. Code §§ 27-1-12-14, 27-2-5-1(c)	ALL	Unknown
<u>Other Contingent and Unliquidated Claims of Every Nature</u>			
2009 tax refund subject to back taxes unknown amount	Ind. Code § 34-55-10-2(c)(3)	ALL	Unknown

Total: **18,750.00** **268,750.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxx0001			8/2008					
First State Bank of Porter 230 Lincoln Street Chesterton, IN 46304-1814		J	3rd Mortgage 1811 Woodmere Drive, Valparaiso, IN 46383; 3 bedrooms, basement, attach 3 car garage				52,500.00	52,500.00
			Value \$ 265,000.00					
Account No. xx3342			3/2004					
Freedom Mortgage Interstate Commerce Center Bldg 9, Ste 200 Norfolk, VA 23502		H	1st Mortgage 1811 Woodmere Drive, Valparaiso, IN 46383; 3 bedrooms, basement, attach 3 car garage				205,000.00	0.00
			Value \$ 265,000.00					
Account No. xxxxxxxxxx9456			2nd Mortgage					
National City PO Box 856153 Louisville, KY 40285-6153		J	1811 Woodmere Drive, Valparaiso, IN 46383; 3 bedrooms, basement, attach 3 car garage				195,000.00	135,000.00
			Value \$ 265,000.00					
Account No.								
			Value \$					
Subtotal (Total of this page)							452,500.00	187,500.00
Total (Report on Summary of Schedules)							452,500.00	187,500.00

0 continuation sheets attached

In re **Tin T. Vo,**
Lynn T. Vo

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. xxxxxxxx4001 Indiana Dept of Revenue Ind Govt Center North 100 N. Senate Ave Indianapolis, IN 46204-2253	X	H	8/31/2009 Withholding tax from Chop Stix Inc.			X	380.00	0.00
380.00			380.00					
Account No. xxxxx5522 Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114	J		2005 Income tax				5,000.00	0.00
5,000.00			5,000.00					
Account No. xx4973, xxxxx5522, xx0083, 983 Porter County Treasurer 155 Indiana Ave Ste 209 Valparaiso, IN 46383	X	-	2008 Sand Castle Constuct LLC property taxes for Lot 92 Windsor Pk N984973; Lot (983914), Lot 12 Manchester Meadows (580185522), Vintage Original Homes LLC Property Taxes for Lot 22 Pepper Creek (920083) listed if any personal liab as LLC owner			X	Unknown	Unknown
Unknown			Unknown					
Account No. xxx8564 Porter County Treasurer 155 Indiana Ave Ste 209 Valparaiso, IN 46383	X	H	2008 Vintage Original Construction Personal Property Taxes - listed to the extent of any personal liability as owner of LLC			X	2,428.06	0.00
2,428.06			2,428.06					
Account No. xxxxx5522 Porter County Treasurer 155 Indiana Ave Ste 209 Valparaiso, IN 46383	J		2008 Property taxes for 1811 Woodmere Drive, Valparaiso, IN - listed for notice purposes				Unknown	Unknown
Unknown			0.00					
Subtotal (Total of this page)							7,808.06	0.00 7,808.06
Total (Report on Summary of Schedules)							7,808.06	0.00 7,808.06

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxxx-x1006 American Express PO Box 981537 El Paso, TX 79998-1537		7/2007 Credit Card lawsuit 64D05-0911-CC-11911				8,865.00
Account No. xxx9802 Apex Financial Management, LLC P.O. Box 2219 Northbrook, IL 60065-2219		Credit card				3,170.75
Account No. xxxx-xxxx-xxxx-8506 Bank of America c/o Frederick J. Hanna & Assoc 1427 Roswell Road Marietta, GA 30062		Credit card				6,419.42
Account No. x1177 Big C Lumber PO Box 176 Granger, IN 46530-0176	X	9/30/2008 Misc. debt				73,153.08
Subtotal (Total of this page)						91,608.25

11 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx469W		Legal Services				
Blachly, Tabor, Bozik & Hartman, LLC 56 South Washington Street Suite 401 Valparaiso, IN 46383	X J					18,408.85
Account No. xxxxxx-002W		2008 Legal Services				
Blachly, Tabor, Bozik & Hartman, LLC 56 South Washington Street Ste 401 Valparaiso, IN 46383	X J					1,181.25
Account No. xxxxx2789		11 to 12/2008 Security system				
Brinks Home Security PO Box 152235 Irving, TX 75015-2235	J					75.00
Account No. 778		2/2008 Judgment 4/2008 64D04-0802-SC-778				
Brothers LLC c/o Langer & Langer 15 North Washington Street Valparaiso, IN 46383	J					820.00
Account No. xxxxxxxxxxxx5419		Credit card				
Capital Management Services, LP 726 Exchange Street Suite 700 Buffalo, NY 14210	J					5,360.94
Sheet no. <u>1</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						25,846.04

B6F (Official Form 6F) (12/07) - Cont.

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx1672 Capital One P.O. Box 30281 Salt Lake City, UT 84130-0281	J	4/2000 Credit Card				12,304.00
Account No. xxxx-xxxx-xxxx-9905 Capital One Bank P.O. Box 60024 City Of Industry, CA 91716-0024	J	2008 Credit Card				5,737.58
Account No. xx0205 CC Services, Inc. 1711 GE Road P.O. Box 2020 Bloomington, IL 61702-2020	X H	2008 Leasing charges for Sand Castle Construction LLC				2,253.20
Account No. xxxxxxxxxxxxxxxx9930 Chase Bank 340 S. Cleveland Ave Bldg 370 Westerville, OH 43081	J	Credit Card				852.97
Account No. xxxx xxxx xxxx 3304 Chase Cardmember Services P.O. Box 94014 Palatine, IL 60094-4014	H	6/2005 Credit card				1,200.43
Sheet no. 2 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						22,348.18

B6F (Official Form 6F) (12/07) - Cont.

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. x2327 Citicorp Vendor Finance c/o McCarthy Burgess & Wolff The MB & W Bldg 26000 Cannon Road Cleveland, OH 44146		H	10/28/2008 Credit services			35,150.66
Account No. xxx6530 City of Valparaiso c/o Ann Arbor Credit Bureau PO Box 7820 Ann Arbor, MI 48107-7820		J	12/2008 Medical (Ambulance) Collection			449.40
Account No. xxxx6911 Colvin Concrete, Inc. 7235 Dekalb Street 8959 Broadway Merrillville, IN 46410		X J	4/12/05 Lawsuit against Vintage Homes for services 45D08-0803-CC-0377			11,601.15
Account No. xxxx xx xxx xxx4324 Comcast Cable P.O. Box 3002 Southeastern, PA 19398-3002		X J	2008 Cable for Chop Stix			565.03
Account No. xxx6635 Discount Tire/GEMB P.O. Box 960061 Orlando, FL 32896-0061		H	3/2002 Credit Card			2,405.00
Sheet no. 3 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 50,171.24

B6F (Official Form 6F) (12/07) - Cont.

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx5047 Discover Financial Services LLC 12 Reads Way New Castle, DE 19720-1649	H	6/2002 Credit Card				10,806.00
Account No. xxxx-xxxx-xxxx-3304 Financial Asset Management Systems, Inc. P.O. Box 451409 Atlanta, GA 31145-9409	J	Credit Card				1,200.43
Account No. xxxxxxxxxxxx0001 First Midwest Bank PO Box 9003 Gurnee, IL 60031-9003	H	7/2000 Credit Card				1,605.27
Account No. xxxxxxxxxx0001 First State Bank of Porter 230 Lincoln Street Chesterton, IN 46304-1814	X J	8/2007 Commercial Installment loan (individual personally liable; company is guarantor) 64D05-0901-PL-150				91,271.00
Account No. xxxxxxxxxx1027 Harris Bank PO Box 2880 Chicago, IL 60690-2880	X J	2008 Business loan				Unknown
Sheet no. <u>4</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						104,882.70

B6F (Official Form 6F) (12/07) - Cont.

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxx1029 Harris Bank PO Box 2880 Chicago, IL 60690-2880	J	2008 Business debt				Unknown
Account No. xxxx-xxxx-xxxx-5419 Home Depot Credit Services Processing Center Des Moines, IA 50364-0500	J	Credit Card				5,360.94
Account No. xxxxxx8463 Horizon Bank 515 Franklin St. Michigan City, IN 46360-3328	W	3/2008 2001 BMW X5 Repossession deficiency 64D01-0904-CC-4334				10,121.61
Account No. xxxxxx8373 Horizon Bank 515 Franklin St. Michigan City, IN 46360-3328	H	12/1/2008 2004 Dodge Ram 1500 Repossession Deficiency 64D01-0904-CC-4333				8,391.77
Account No. xxxx-xxxx-xxxx-9243 HSBC Card Services c/o Accounts Receivable Mgmt Inc PO Box 129 Thorofare, NJ 08086-0129	W	Credit card				2,423.61
Sheet no. 5 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						26,297.93

B6F (Official Form 6F) (12/07) - Cont.

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx5635 Ingersoll Rand Financial Services Div of CitiCapital Comm. Corp. PO Box 6229 Carol Stream, IL 60197-6229	X	2006 Misc. debt				2,021.84
Account No. 9167 Jason McKenna c/o James Sullivan 55 S. Franklin St. Valparaiso, IN 46383	X	10/2005 Lawsuit against Vintage Homes 64D01-0510-PL-9167				0.00
Account No. 6233 Juan Favela d/b/a Scorpion Drywall c/o Weiss & Schmidgall PC Six W. 73rd Avenue Merrillville, IN 46410	X	11/2008 Collection lawsuit 64D06-0811-SC-06233				4,100.00
Account No. 642 Julia Gray 1508 Aster Avenue Valparaiso, IN 46383	J	2/2008 Small Claims lawsuit 64D04-0807-SC-3736 & 64D04-0802-SC-642				2,982.56
Account No. xx0717 Millennium Recycling Inc 1715 E 129th Street Crown Point, IN 46307	X	3/2008 Misc. debt				670.33
Sheet no. 6 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 9,774.73

B6F (Official Form 6F) (12/07) - Cont.

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-6304 Nationwide Credit, Inc. P.O. Box 740640 Atlanta, GA 30374-0640		J	Credit Card				10,806.99
Account No. xxxx-xxxx-xxxx-9243 NCA PO Box 550 327 W Fourth Street Hutchinson, KS 67504-0550		J	1/2009 Factoring Company Account-Collection				2,765.00
Account No. x7689 Nephrology Specialists PC 9201 Calumet Avenue Munster, IN 46321-2807		H	2/2008 Medical bill				2,660.00
Account No. xxxxxxxxxxxx2099 Nuest Concrete Foundations LLC 367 Devon Court Valparaiso, IN 46385		X J	11/7/2007 Mortgage Foreclosure on Pepper Creek property 64D05-0812-MF-12099 consolidated with 64D05-0806-MF-6113				18,517.00
Account No. x0945 Omega Steel & Contractor Supply Inc 1640 E. Main Street Griffith, IN 46319		X J	10/10/2007 Misc. debt				2,692.54
Sheet no. <u>7</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							37,441.53
Subtotal (Total of this page)							

B6F (Official Form 6F) (12/07) - Cont.

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxx4170						
Porter Valparaiso Hospital Campus c/o Credit Control LLC PO Box 248 Hazelwood, MO 63042		H	2/16/2008 Medical bill			7,872.10
Account No. CSI						
R & P Heating & Cooling 1002 Locust Street Valparaiso, IN 46383		H	5/9/2008 Judgment 8/21/2009 64D04-0903-SC-1532			4,350.58
Account No. 1419						
Radiologic Assoc. of NW IND 825 E. Lincolnway Valparaiso, IN 46383-5803		J	5/13/2009 Judgment-64D04-0903-SC-1419			768.96
Account No. 1337						
Rini Realty Co. c/o Weiss & Schmidgall, PC Six W. 73rd Avenue Merrillville, IN 46410		W	4/30/2009 Default on Promissory Note 64D05-0911-CC-11337			38,400.00
Account No. 1173						
Rini Realty Company c/o Shaun T. Olsen Six W. 73rd Avenue Merrillville, IN 46410		X J	4/30/2009 Judgment 64D01-0902-CC-01173			111,694.17
Sheet no. <u>8</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						163,085.81

B6F (Official Form 6F) (12/07) - Cont.

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx2-5-CU	X	J	6/4/2009 Balance of rent for Aqua Spa, LLC				4,479.84
Rini Realty Company PO Box 73180 Cleveland, OH 44193							
Account No. 34	X	J	2/2007 Debt collection 45D01-0702-CC-34				2,536.68
Schilling Bros. Lumber & Hardware 8900 Wicker Ave. Saint John, IN 46373							
Account No. x1883		J	Maintenance Fees				855.78
Sonnenschein Financial Services Two TransAm Plaza Suite 300 Villa Park, IL 60181							
Account No. xxxxx-xx0697		W	5/15/2009 Private Sale to foreclose upon the lien claim of the Corporation				1,403.62
St. Johann Alpenland Resort Corporation Two TransAm Plaza Suite 300 Oakbrook Terrace, IL 60181-4817							
Account No. xxxx xxxx xxxx 9895		H	8/2002 Credit Card lawsuit 64D05-0812-CC-12186				15,859.29
Universal Card/Citi Cards 1500 Boltonfield Street Columbus, OH 43228							
Sheet no. <u>9</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			25,135.21

B6F (Official Form 6F) (12/07) - Cont.

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx9271	X	J	12/23/2008 2006 Land Rover Range Rove Repossession deficiency				36,710.64
US Bank P.O. Box 5227, ML CN-OH-W15 Cincinnati, OH 45202-5227							
Account No. xxxxxx9271		J	11/2008 Mercedes SL600 Repossession deficiency				46,197.00
US Bank Mail Location CN-W 425 Walnut Street Cincinnati, OH 45202							
Account No. xxxxxxxx9617	X	J	12/2009 2004 Audi S4 repossession deficiency				21,887.00
US Bank NA Retail Lease PO Box 2188 Oshkosh, WI 54903-2188							
Account No. 1124	X	J	2/2008 Judgment 4/2008 64D04-0802-SC-1124				2,069.67
Von Tobel Lumber Inc. c/o Douglas Koeppen & Hurley 14 Indiana Avenue PO Box 209 Valparaiso, IN 46384-0209							
Account No. xxxx-xxxx-xxxx-0600		J	credit card				8,064.57
Washington Mutual P.O. Box 660487 Dallas, TX 75266-0487							
Sheet no. <u>10</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			114,928.88

B6F (Official Form 6F) (12/07) - Cont.

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxx4310 Washington Mutual P.O. Box 660509 Dallas, TX 75266-0509			J	3/11/2007 Line of credit				148,750.00
Account No. xxxx-xxxx-xxxx-1928 Washington Mutual Card Services PO Box 660487 Dallas, TX 75266-0487			H	Credit card				3,170.75
Account No. x0040 Zimco Materials Inc 5638 S US Hwy 421 Westville, IN 46391			X J	4/30/2008 Misc. debt				4,140.03
Account No. 								
Account No. 								
Sheet no. 11 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) 156,060.78
Total (Report on Summary of Schedules)								827,581.28

B6G (Official Form 6G) (12/07)

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Rini Realty Company c/o Shaun T. Olsen Six W. 73rd Avenue Merrillville, IN 46410	Lease for space with Chop Stix LLC at 2505 LaPorte Avenue, Ste 121, Valparaiso, IN 46383 \$70,200.00 rent per year payable in monthly installments of \$5,850.00 each for 10 years with option to renew
Valparaiso-Falls Creek Development c/o Doppco Development Co 30195 Chagrin Blvd. Ste 110 Pepper Pike, OH 44124	Rental space for Aqua Spa, LLC d/b/a Aqua Nails \$70, 200 per year, payable in monthly installments of \$5,850.00 for 10 years with option to renew

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Aqua Spa, LLC 1811 Woodmere Drive Valparaiso, IN 46383	First State Bank of Porter 230 Lincoln Street Chesterton, IN 46304-1814
Aqua Spa, LLC 1811 Woodmere Drive Valparaiso, IN 46383	Rini Realty Company PO Box 73180 Cleveland, OH 44193
Chop Stix, Inc. 2505 LaPorte Ave., Ste 115 Valparaiso, IN 46383	Juan Favela d/b/a Scorpion Drywall c/o Weiss & Schmidgall PC Six W. 73rd Avenue Merrillville, IN 46410
Chop Stix, Inc. 2502 LaPorte Ave, Ste 115 Valparaiso, IN 46383	Rini Realty Company c/o Shaun T. Olsen Six W. 73rd Avenue Merrillville, IN 46410
Chop Stix, Inc. 2502 LaPorte Ave, Ste 115 Valparaiso, IN 46383	Comcast Cable P.O. Box 3002 Southeastern, PA 19398-3002
Chop Stix, Inc. 2505 LaPorte Avenue Ste 115 Valparaiso, IN 46383	Indiana Dept of Revenue Ind Govt Center North 100 N. Senate Ave Indianapolis, IN 46204-2253
Sand Castle Construction LLC 1811 Woodmere Drive Valparaiso, IN 46383	Nuest Concrete Foundations LLC 367 Devon Court Valparaiso, IN 46385
Sand Castle Construction LLC 1811 Woodmere Drive Valparaiso, IN 46383	US Bank P.O. Box 5227, ML CN-OH-W15 Cincinnati, OH 45202-5227
Sand Castle Construction LLC 1811 Woodmere Drive Valparaiso, IN 46383	US Bank NA Retail Lease PO Box 2188 Oshkosh, WI 54903-2188
Sand Castle Construction LLC 1811 Woodmere Drive Valparaiso, IN 46383	CC Services, Inc. 1711 GE Road P.O. Box 2020 Bloomington, IL 61702-2020
Sand Castle Construction LLC 1811 Woodmere Drive Valparaiso, IN 46383	Omega Steel & Contractor Supply Inc 1640 E. Main Street Griffith, IN 46319

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Sand Castle Construction LLC 1811 Woodmere Drive Valparaiso, IN 46383	Zimco Materials Inc 5638 S US Hwy 421 Westville, IN 46391
Sand Castle Construction LLC 1811 Woodmere Drive Valparaiso, IN 46383	Harris Bank PO Box 2880 Chicago, IL 60690-2880
Sand Castle construction LLC 1811 Woodmere Dr Valparaiso, IN 46383-1645	Porter County Treasurer 155 Indiana Ave Ste 209 Valparaiso, IN 46383
Vintage Original Construction, LLC 1811 Woodmere Dr Valparaiso, IN 46383-1645	Porter County Treasurer 155 Indiana Ave Ste 209 Valparaiso, IN 46383
Vintage Original Homes LLC 1811 Woodmere Drive Valparaiso, IN 46383	Colvin Concrete, Inc. 7235 Dekalb Street 8959 Broadway Merrillville, IN 46410
Vintage Original Homes LLC 1811 Woodmere Drive Valparaiso, IN 46383	Jason McKenna c/o James Sullivan 55 S. Franklin St. Valparaiso, IN 46383
Vintage Original Homes LLC 1811 Woodmere Drive Valparaiso, IN 46383	Blachly, Tabor, Bozik & Hartman, LLC 56 South Washington Street Ste 401 Valparaiso, IN 46383
Vintage Original Homes LLC 1811 Woodmere Drive Valparaiso, IN 46383	Ingersoll Rand Financial Services Div of CitiCapital Comm. Corp. PO Box 6229 Carol Stream, IL 60197-6229
Vintage Original Homes LLC 1811 Woodmere Drive Valparaiso, IN 46383	Big C Lumber PO Box 176 Granger, IN 46530-0176
Vintage Original Homes LLC 1811 Woodmere Drive Valparaiso, IN 46383	Millennium Recycling Inc 1715 E 129th Street Crown Point, IN 46307
Vintage Original Homes LLC 1811 Woodmere Dr Valparaiso, IN 46383-1645	Porter County Treasurer 155 Indiana Ave Ste 209 Valparaiso, IN 46383

In re **Tin T. Vo,
Lynn T. Vo**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Vintage Original Homes, LLC 1811 Woodmere Drive Valparaiso, IN 46383	Schilling Bros. Lumber & Hardware 8900 Wicker Ave. Saint John, IN 46373
Vintage Original Homes, LLC 1811 Woodmere Drive Valparaiso, IN 46383	Von Tobel Lumber Inc. c/o Douglas Koeppen & Hurley 14 Indiana Avenue PO Box 209 Valparaiso, IN 46384-0209
Vintage Original Homes, LLC 1811 Woodmere Drive Valparaiso, IN 46383	Blachly, Tabor, Bozik & Hartman, LLC 56 South Washington Street Suite 401 Valparaiso, IN 46383

B6I (Official Form 6I) (12/07)

In re **Tin T. Vo**
Lynn T. Vo

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Son Son	AGE(S): 3 5
Employment:	DEBTOR	SPOUSE
Occupation		Babysitting
Name of Employer	Disability	Unemployed/Babysitting
How long employed	1/2009	1 month
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 993.00	\$ 300.00
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 993.00	\$ 300.00
------------------	------------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): _____

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ 0.00
----------------	----------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 993.00	\$ 300.00
------------------	------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance
(Specify): **Children Social Security \$250 each**
Food Stamps

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 500.00	\$ 0.00
\$ 669.00	\$ 0.00
\$ 0.00	\$ 0.00

12. Pension or retirement income

13. Other monthly income

(Specify):

Doung Vo

\$ 540.00	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 1,709.00	\$ 0.00
--------------------	----------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 2,702.00	\$ 300.00
--------------------	------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 3,002.00	
--------------------	--

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re **Tin T. Vo**
Lynn T. Vo

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,585.00
a. Are real estate taxes included? Yes <u>X</u> No _____		
b. Is property insurance included? Yes <u>X</u> No _____		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	70.00
c. Telephone	\$	60.00
d. Other <u>Cable</u>	\$	25.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	669.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	80.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	130.00
b. Life	\$	179.00
c. Health	\$	0.00
d. Auto	\$	100.00
e. Other _____	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>Back taxes adjusted real estate, excrow to Freedom Mtg</u>	\$	300.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other <u>Homeowners Association</u>	\$	130.00
c. Other _____	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other _____	\$	0.00
Other _____	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,488.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	3,002.00
b. Average monthly expenses from Line 18 above	\$	4,488.00
c. Monthly net income (a. minus b.)	\$	-1,486.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
Northern District of Indiana**

In re **Tin T. Vo
Lynn T. Vo**

Debtor(s)

Case No.

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **29** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **December 31, 2009**

Signature **/s/ Tin T. Vo**

Tin T. Vo

Debtor

Date **December 31, 2009**

Signature **/s/ Lynn T. Vo**

Lynn T. Vo

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Northern District of Indiana**

In re **Tin T. Vo
Lynn T. Vo**

Debtor(s)

Case No.

Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$1,900.00	Diamond Nails-Wife-2009
\$16,000.00	Business-Husband-2008
\$18,600.00	Business-Husband-2007
\$0.00	Business-Wife-2008
\$0.00	Business-Wife-2007

2. Income other than from employment or operation of businessNone
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$11,916.00	Disability-Husband-2009
\$669.00	Food stamps-Husband-2009

3. Payments to creditorsNone
☐

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Freedom Mortgage Interstate Commerce Center Bldg. 9, Ste 200 Norfolk, VA 23502	1,295/ monthly	\$3,885.00	\$205,000.00
Porter Bank 230 Lincoln Street Chesterton, IN 46304	Two payments @\$585.00	\$1,170.00	\$52,000.00

None
☒

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None
☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachmentsNone
☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
American Express Bank, FSB vs. Tin Vo Cause No 64D05-0911-CC-11911	Civil Collection	Porter Circuit Court, Valparaiso, IN	Complaint filed 11-23-2009

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Brothers, LLC vs. Tin Vo Cause No. 64D04-0802-SC-778	Small Claims	Porter Superior Court, Valparaiso, IN	Default Judgment 4-11-2008
Citibank (South Dakota) NA vs. Tin Vo Cause No. 64D05-0812-CC-12186	Civil Collection	Porter Circuit Court, Valparaiso, IN	Motion for Default Judgment 2-12-2009
Colvin Concrete, Inc. vs. Dustin Vo dba Vintage Homes Cause No. 45D08-0803-CC-0377	Civil Collection	Lake Superior Court, Crown Point, IN	Default Judgment 6/23/2008
Juan Favela d/b/a Scorpion Drywall vs. Tim Vo. et al Cause No. 64D06-0811-SC-06233	Small Claims	Porter Superior Court, Portage, IN	
First State Bank of Porter vs. Aqua Spa, LLC Tin T. Vo, Lynn T. Vo, Horizon Bank National Assoc, Mortgage Electronic Registration Systems, Inc., and National City Bank Cause No 64D05-0901-PL-150	Plenary	Porter Circuit Court, Valparaiso, IN	
Julia Gray vs. Dustin Vo and Lynn Vo Cause No. 64D04-0802-SC-642	Small Claims	Porter Superior Court, Valparaiso, IN	Notice of Claim 2-5-2008
Julia Gray vs. Lynn Vo Cause No. 64D04-0807-SC-3736	Small Claims	Porter Superior Court, Valparaiso, IN	Contempt of Court 4/22/2009
Harris N.A. vs. Sand Castle Construction, LLC, Tin Vo and Lynn T. Vo Cause No. 64D05-0806-MF-6113	Mortgage Foreclosure	Porter Superior Court, Valparaiso, IN	Property surrendered-Deed in Lieu of Foreclosure
Horizon Bank NA vs. Tin T Vo Cause No 64D01-0904-CC-4333	Civil Collection	Porter Superior Court, Valparaiso, IN	Dismissed 6/16/2009
Horizon Bank N.A. vs. Lynn T Vo Cause No. 64D01-0904-CC-4334	Civil Collection	Porter Superior Court, Valparaiso, IN	Dismissed 6-16-2009
Jason McKenna vs. Dustin Vo dba Vintage Homes Cause No. 64D01-0510-PL-9167	Plenary	Porter Superior Court, Valparaiso, IN	
Nuest Concrete Foundations, LLC vs. Sand Castle Construction, LLC, Tin and Lynn Vo, Harris, NA and Dustin Vo Cause No. 64D05-0812-MF-12099 consolidated wtith Harris N.A. vs.Sand Castle Construction, LLC Tin Vo and Lynn T. Vo under Cause No. 64D05-0806-MF-6113	Mortgage Foreclosure	Porter Circuit Court, Valparaiso, IN	Complaint filed 12-10-2008
R & P Heating & Cooling vs. Dustin Vo Cause No. 64D04-0903-SC-1532	Small Claims	Porter Superior Court, Valparaiso, IN	Judgment 8/21/2009

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Radiologic Assoc of NW IN Inc. vs. Tin T. Vo Cause No 64D04-0903-SC-1419	Small Claims	Porter Superior Court, Valparaiso, IN	Judgment 5/13/2009
Rini Realty Company vs. Chop Stix, LLC, Dustin Vo, Montri Boonprasarn, Janet Boonprasarn Cause No. 64D01-0902-CC-1173	Civil Collection	Porter Superior Court, Valparaiso, IN	Judgement of \$111,694.17 4/30/2009
Rini Realty Company vs Lynn Vo Cause No. 64D05-0911-CC-11337	Civil Collection	Porter Circuit Court, Valparaiso, IN	Complaint filed 11-6-2009
Schilling Brothers Lumber and Hardware, Inc. vs. Dustin Vo dba Vintage Homes and Vo Homes Cause NO. 45D01-0702-CC-34	Civil Collection	Lake Superior Court, Crown Point, IN	
Von Tobel Lumber Co., Inc. vs. Tin Than Vo Caue No. 64D04-0802-SC-1124	Small Claims	Porter Superior Court, Valparaiso, IN	

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Horizon Bank, NA PO Box 800 Michigan City, IN 46361-0800	10/13/2008	2001 BMW X5 \$10,121.61
Horizon Bank, NA PO Box 800 Michigan City, IN 46361-0800	10/9/2008	2004 Dodge Ram \$8,391.77
US Bank PO Box 2407 Minneapolis, MN 55402	12/23/2008	2006 Land Rover Range Rove \$36,710.64
US Bank PO Box 2407 Minneapolis, MN 55402	11/13/2009	2004 Audi S4 Vin #WAUPL68E24A026962 \$21,887.78
US Bank Mail Location CN-W 425 Walnut Street Cincinnati, OH 45202		Mercedes SL600 \$41,197.00

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Office of Alan D. Naggatz 175 W. Lincolnway Suite I Valparaiso, IN 46383	Summer 2009 Tin and Lynn Vo	\$1,800.00
Black Hills Children's Ranch, Inc. 1644 Concourse Drive Rapid City, SD 57703	9/3/2009 Tin and Lynn Vo	\$70.00

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Hiep Nguyen 654 Wood Stream Crossing Valparaiso, IN 46385 Co-debtor's father		11 Manchester Meadows, Valparaiso, IN \$92,250.00 (amount of loan to Indymac Bank)
Harris N.A. PO Box 2880 Chicago, IL 60690-2880 None		4 lots in Beauty Creek, Valparaiso, Indiana Deed in Lieu of Foreclosure
Harris N.A. PO Box 2880 Chicago, IL 60690-2880 None		1 lot in Pepper Creek with home, Valparaiso, Indiana Deed in Lieu of Foreclosure
Eduardo Mendoza 2653 Walker Drive Valparaiso, IN 46385-7035 None	6/29/2009	2653 Walker Drive, Valparaiso, IN 46383 \$28,000 paid directly to Harris N.A. from Receiver
Paul and Tammy A. Sink 2551 Beauty Creek Drive Valparaiso, IN 46385-7037 None	5/29/2009	2551 Beauty Creek Drive, Valparaiso, IN \$30,000 paid directly to Harris N.A. by Receiver
Harris N.A. PO Box 2880 Chicago, IL 60690-2880 None		1 lot in Manchester Meadows, Valparaiso, IN Deed in Lieu of Foreclosure

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Chase PO Box 260180 Baton Rouge, LA 70826-0180	Aqua Spa # xxxxx1282 Checking Account	9/2009 \$0.00
Chase PO Box 260180 Baton Rouge, LA 70826-0180	Personal Checking	Summer 2009

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Duong Vo 3204 Bent Tree Crossing Valparaiso, IN 46385-9318	2009 Toyota Camry \$27,000	With Debtors
Hiep Nguyen 654 Wood Stream Crossing Valparaiso, IN 46385	2004 Kawasaki ZX10 \$4,000	With Debtors
The Vo 3204 Bent Tree Crossing Valparaiso, IN 46385	2006 Acura RSX \$12,000	With Debtors

15. Prior address of debtor

- None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Sand Castle Construction , LLC	6083	1811 Woodmere Drive Valparaiso, IN 46383	Construction	10/17/2006 to present
Aqua Spa, LLC		1811 Woodmere Drive Valparaiso, IN 46383	Nail Salon	8/22/2006
Vintage Original Homes, LLC		1811 Woodmere Drive Valparaiso, IN 46383	Construction	5/26/2004

	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NAME				
Chop Stix, Inc.	4001	2505 LaPorte Ave. Ste 115 Valparaiso, IN 46383		10/17/2007

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
Tin Vo 1811 Woodmere Drive Valparaiso, IN 46383	Sand Castle Construction LLC	100%
Tin Vo 1811 Woodmere Drive Valparaiso, IN 46383	Aqua Spa, LLC	50%
Lynn Vo 1811 Woodmere Drive Valparaiso, IN 46383	Aqua Spa, LLC	50%
Tin Vo 1811 Woodmere Drive Valparaiso, IN 46383	Vintage Original Homes, LLC	50%
Lynn Vo 1811 Woodmere Drive Valparaiso, IN 46383	Vintage Original Homes, LLC	50%
Tin Vo 1811 Woodmere Drive Valparaiso, IN 46383	Chop Stix, Inc.	60%
Montri and Janet Boonprasarn 7084 W 400 N Michigan City, IN 46360	Chop Stix, Inc.	40%

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

- None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 31, 2009

Signature /s/ Tin T. Vo
Tin T. Vo
 Debtor

Date December 31, 2009

Signature /s/ Lynn T. Vo
Lynn T. Vo
 Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court
Northern District of Indiana

In re **Tin T. Vo**
Lynn T. Vo

Debtor(s)

Case No.

Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: First State Bank of Porter	Describe Property Securing Debt: 1811 Woodmere Drive, Valparaiso, IN 46383; 3 bedrooms, basement, attach 3 car garage
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Debtor will remain in possession and continue payments without reaffirming</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Freedom Mortgage	Describe Property Securing Debt: 1811 Woodmere Drive, Valparaiso, IN 46383; 3 bedrooms, basement, attach 3 car garage
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Debtor will retain possession and continue making regular payments.</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 2

Property No. 3	
Creditor's Name: National City	Describe Property Securing Debt: 1811 Woodmere Drive, Valparaiso, IN 46383; 3 bedrooms, basement, attach 3 car garage
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Debtor will remain in possession and continue payments without reaffirming (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: Rini Realty Company	Describe Leased Property: Lease for space with Chop Stix LLC at 2505 LaPorte Avenue, Ste 121, Valparaiso, IN 46383 \$70,200.00 rent per year payable in monthly installments of \$5,850.00 each for 10 years with option to renew	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
Property No. 2		
Lessor's Name: Valparaiso-Falls Creek Development	Describe Leased Property: Rental space for Aqua Spa, LLC d/b/a Aqua Nails \$70, 200 per year, payable in monthly installments of \$5,850.00 for 10 years with option to renew	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date December 31, 2009
 Signature /s/ Tin T. Vo
Tin T. Vo
 Debtor
Date December 31, 2009
 Signature /s/ Lynn T. Vo
Lynn T. Vo
 Joint Debtor

**United States Bankruptcy Court
Northern District of Indiana**

In re **Tin T. Vo
Lynn T. Vo**

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	1,800.00
Prior to the filing of this statement I have received	\$	1,800.00
Balance Due	\$	0.00

2. \$ **299.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **December 31, 2009**

/s/ Alan D. Naggatz

**Alan D. Naggatz 17479-64
Law Office Alan D. Naggatz
175 W. Lincolnway, Suite I
Valparaiso, IN 46383
219-476-7222 Fax: 219-476-7021
naggatzlaw@aol.com**

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF INDIANA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court
Northern District of Indiana

In re **Tin T. Vo**
Lynn T. Vo

Debtor(s)

Case No.

Chapter

7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Tin T. Vo
Lynn T. Vo

Printed Name(s) of Debtor(s)

X **/s/ Tin T. Vo**

Signature of Debtor

December 31, 2009

Date

Case No. (if known)

X **/s/ Lynn T. Vo**

Signature of Joint Debtor (if any)

December 31, 2009

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Northern District of Indiana**

In re **Tin T. Vo**
Lynn T. Vo

Debtor(s)

Case No.

Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **December 31, 2009**

/s/ Tin T. Vo

Tin T. Vo

Signature of Debtor

Date: **December 31, 2009**

/s/ Lynn T. Vo

Lynn T. Vo

Signature of Debtor

AMERICAN EXPRESS
PO BOX 981537
EL PASO, TX 79998-1537

AMERICAN EXPRESS
C/O ZWICKER & ASSOCIATES PC
80 MINUTEMAN RD
ANDOVER, MA 01810-1008

AMERICAN EXPRESS
C/O STEPHEN J. LERCH
2001 REED ROAD, STE 100
FORT WAYNE, IN 46815

APEX FINANCIAL MANAGEMENT, LLC
P.O. BOX 2219
NORTHBROOK, IL 60065-2219

AQUA SPA, LLC
1811 WOODMERE DRIVE
VALPARAISO, IN 46383

BANK OF AMERICA
C/O FREDERICK J. HANNA & ASSOC
1427 ROSWELL ROAD
MARIETTA, GA 30062

BANK OF AMERICA
P.O. BOX 5270
CAROL STREAM, IL 60197-5270

BANK OF AMERICA
C/O NATL ENTERPRISE SYSTEMS
29125 SOLON ROAD
SOLON, OH 44139-3442

BIG C LUMBER
PO BOX 176
GRANGER, IN 46530-0176

BLACHLY, TABOR, BOZIK & HARTMAN, LLC
56 SOUTH WASHINGTON STREET
SUITE 401
VALPARAISO, IN 46383

BLACHLY, TABOR, BOZIK & HARTMAN, LLC
56 SOUTH WASHINGTON STREET
STE 401
VALPARAISO, IN 46383

BRINKS HOME SECURITY
PO BOX 152235
IRVING, TX 75015-2235

BROTHERS LLC
C/O LANGER & LANGER
15 NORTH WASHINGTON STREET
VALPARAISO, IN 46383

CAPITAL MANAGEMENT SERVICES, LP
726 EXCHANGE STREET
SUITE 700
BUFFALO, NY 14210

CAPITAL ONE
P.O. BOX 30281
SALT LAKE CITY, UT 84130-0281

CAPITAL ONE
P.O. BOX 30285
SALT LAKE CITY, UT 84130-0285

CAPITAL ONE BANK
P.O. BOX 60024
CITY OF INDUSTRY, CA 91716-0024

CC SERVICES, INC.
1711 GE ROAD
P.O. BOX 2020
BLOOMINGTON, IL 61702-2020

CHASE
C/O CAPITAL MGMT SERVICES LP
726 EXCHANGE ST., STE 700
BUFFALO, NY 14210

CHASE
800 BROOKSEDGE
COLUMBUS, OH 43081

CHASE
C/O VALENTINE & KEBARTAS INC
PO BOX 325
LAWRENCE, MA 01842-0325

CHASE
C/O FINANCIAL ASSET MGMT SYSTEMS INC
PO BOX 451409
ATLANTA, GA 31145-9409

CHASE BANK
340 S. CLEVELAND AVE BLDG 370
WESTERVILLE, OH 43081

CHASE BANK
NATIONAL PAYMENT SERVICES
P.O. BOX 182223
DEPT. OH1-1272
COLUMBUS, OH 43218

CHASE CARDMEMBER SERVICES
P.O. BOX 94014
PALATINE, IL 60094-4014

CHOP STIX, INC.
2505 LAPORTE AVENUE STE 115
VALPARAISO, IN 46383

CITICORP VENDOR FINANCE
C/O MCCARTHY BURGESS & WOLFF
THE MB & W BLDG
26000 CANNON ROAD
CLEVELAND, OH 44146

CITY OF VALPARAISO
C/O ANN ARBOR CREDIT BUREAU
PO BOX 7820
ANN ARBOR, MI 48107-7820

COLVIN CONCRETE INC.
C/O JOHN P. BUSHEMI
HOEPPNER WAGNER & EVANS LLP
1000 E. 80TH PLACE, 6TH FLOOR
MERRILLVILLE, IN 46410

COLVIN CONCRETE, INC.
7235 DEKALB STREET
8959 BROADWAY
MERRILLVILLE, IN 46410

COMCAST CABLE
P.O. BOX 3002
SOUTHEASTERN, PA 19398-3002

DISCOUNT TIRE
C/O GEMB
PO BOX 981439
EL PASO, TX 79998-1439

DISCOUNT TIRE
C/O ENCORE RECEIVABLE MGMT INC
400 N ROGERS RD. P.O. BOX 3330
OLATHE, KS 66063-3330

DISCOUNT TIRE/GEMB
P.O. BOX 960061
ORLANDO, FL 32896-0061

DISCOVER CARD
P.O. BOX 15251
WILMINGTON, DE 19886-5251

DISCOVER CARD
C/O NATIONWIDE CREDIT INC
PO BOX 740640
ATLANTA, GA 30374-0640

DISCOVER FINANCIAL SERVICE
PO BOX 15316
WILMINGTON, DE 19850-5316

DISCOVER FINANCIAL SERVICES LLC
12 READS WAY
NEW CASTLE, DE 19720-1649

FINANCIAL ASSET MANAGEMENT SYSTEMS, INC.
P.O. BOX 451409
ATLANTA, GA 31145-9409

FIRST MIDWEST BANK
PO BOX 9003
GURNEE, IL 60031-9003

FIRST STATE BANK OF PORTER
230 LINCOLN STREET
CHESTERTON, IN 46304-1814

FREEDOM MORTGAGE
INTERSTATE COMMERCE CENTER
BLDG 9, STE 200
NORFOLK, VA 23502

HARRIS BANK
PO BOX 2880
CHICAGO, IL 60690-2880

HARRIS INDIANAPOLIS
3901 W 86TH STREET
STE 130
INDIANAPOLIS, IN 46268

HARRIS NA
C/O BOSE MCKINNEY & EVANS LLP
111 MONUMENT CIRCLE, STE 2700
INDIANAPOLIS, IN 46204

HOME DEPOT CREDIT SERVICES
PROCESSING CENTER
DES MOINES, IA 50364-0500

HOME DEPOT CREDIT SERVICES
PO BOX 689100
DES MOINES, IA 50368-9100

HOME DEPOT CREDIT SERVICES
C/O CAPITAL MGMT SERVICES LP
726 EXCHANGE ST., STE 700
BUFFALO, NY 14210

HORIZON BANK
515 FRANKLIN ST.
MICHIGAN CITY, IN 46360-3328

HORIZON BANK
C/O CASALE WOODWARD & BULS
9223 BROADWAY STE A
MERRILLVILLE, IN 46410

HSBC CARD SERVICES
C/O ACCOUNTS RECEIVABLE MGMT INC
PO BOX 129
THOROFARE, NJ 08086-0129

HSBC CARD SERVICES
P.O. BOX 81622
SALINAS, CA 93912-1622

INDIANA DEPARTMENT OF REVENUE
PO BOX 1028
INDIANAPOLIS, IN 46206-1028

INDIANA DEPT OF REVENUE
IND GOVT CENTER NORTH
100 N. SENATE AVE
INDIANAPOLIS, IN 46204-2253

INGERSOLL RAND FINANCIAL SERVICES
DIV OF CITICAPITAL COMM. CORP.
PO BOX 6229
CAROL STREAM, IL 60197-6229

INTERNAL REVENUE SERVICE
P.O. BOX 21126
PHILADELPHIA, PA 19114

JASON MCKENNA
C/O JAMES SULLIVAN
55 S. FRANKLIN ST.
VALPARAISO, IN 46383

JUAN FAVELA D/B/A SCORPION DRYWALL
C/O WEISS & SCHMIDGALL PC
SIX W. 73RD AVENUE
MERRILLVILLE, IN 46410

JULIA GRAY
1508 ASTER AVENUE
VALPARAISO, IN 46383

MILLENNIUM RECYCLING INC
1715 E 129TH STREET
CROWN POINT, IN 46307

NATIONAL CITY
PO BOX 856153
LOUISVILLE, KY 40285-6153

NATIONWIDE CREDIT, INC.
P.O. BOX 740640
ATLANTA, GA 30374-0640

NCA
PO BOX 550
327 W FOURTH STREET
HUTCHINSON, KS 67504-0550

NEPHROLOGY SPECIALISTS PC
9201 CALUMET AVENUE
MUNSTER, IN 46321-2807

NUEST CONCRETE FOUNDATIONS LLC
367 DEVON COURT
VALPARAISO, IN 46385

OMEGA STEEL & CONTRACTOR SUPPLY INC
1640 E. MAIN STREET
GRIFFITH, IN 46319

PORTER COUNTY TREASURER
155 INDIANA AVE
STE 209
VALPARAISO, IN 46383

PORTER VALPARAISO HOSPITAL CAMPUS
C/O CREDIT CONTROL LLC
PO BOX 248
HAZELWOOD, MO 63042

PORTER VALPARAISO HOSPITAL CAMPUS
814 LAPORTE AVE
VALPARAISO, IN 46383

PORTER VALPARAISO HOSPITAL CAMPUS
C/O PROFESSIONAL ACCT SVCS INC
PO BOX 188
BRENTWOOD, TN 37024-0188

R & P HEATING & COOLING
1002 LOCUST STREET
VALPARAISO, IN 46383

R & P HEATING & COOLING
C/O MICHAEL L. LIPSKY
257 W. INDIANA, STE B
VALPARAISO, IN 46383

RADIOLOGIC ASSC OF NW IN, INC.
C/O GREGORY HAGAN
304 WEST US 6
VALPARAISO, IN 46385

RADIOLOGIC ASSOC. OF NW IND
825 E. LINCOLNWAY
VALPARAISO, IN 46383-5803

RINI REALTY CO.
C/O WEISS & SCHMIDGALL, PC
SIX W. 73RD AVENUE
MERRILLVILLE, IN 46410

RINI REALTY COMPANY
C/O SHAUN T. OLSEN
SIX W. 73RD AVENUE
MERRILLVILLE, IN 46410

RINI REALTY COMPANY
PO BOX 73180
CLEVELAND, OH 44193

SAND CASTLE CONSTRUCTION LLC
1811 WOODMERE DRIVE
VALPARAISO, IN 46383

SCHILLING BROS. LUMBER & HARDWARE
8900 WICKER AVE.
SAINT JOHN, IN 46373

SCHILLING BROTHERS LUMBER & HARDWARE
C/O THOMAS L. KIRSCH & ASSOC
131 RIDGE ROAD
MUNSTER, IN 46321

SONNENSCHNEIN FINANCIAL SERVICES
TWO TRANSAM PLAZA
SUITE 300
VILLA PARK, IL 60181

ST. JOHANN ALPENLAND RESORT CORPORATION
TWO TRANSAM PLAZA
SUITE 300
OAKBROOK TERRACE, IL 60181-4817

ST. JOHANN ALPENLAND RESORT CORPORATION

UNIVERSAL CAR/CITI CARDS
PO BOX 44167
JACKSONVILLE, FL 32231-4167

UNIVERSAL CARD/CITI CARDS
1500 BOLTONFIELD STREET
COLUMBUS, OH 43228

UNIVERSAL CARD/CITI CARDS
8787 BAYPINE ROAD
JACKSONVILLE, FL 32256-8528

UNIVERSAL CARD/CITI CARDS
C/O JAVITCH BLOCK & RATHBONE LLP
303 N ALABAMA ST STE 210
INDIANAPOLIS, IN 46204

US BANK
P.O. BOX 5227, ML CN-OH-W15
CINCINNATI, OH 45202-5227

US BANK
MAIL LOCATION CN-W
425 WALNUT STREET
CINCINNATI, OH 45202

US BANK
MAIL LOCATION CN-W
425 WALNUT ST
CINCINNATI, OH 45202

US BANK
EP-MN-L23R
PO BOX 2407
MINNEAPOLIS, MN 55402

US BANK
C/O EVERGREEN PROFESSIONAL RECOVERIES
PO BOX 666
BOTHELL, WA 98041-0666

US BANK NA RETAIL LEASE
PO BOX 2188
OSHKOSH, WI 54903-2188

VALENTINE & KABARTAS, INC.
P.O. BOX 325
LAWRENCE, MA 01842-0325

VALPARAISO-FALLS CREEK DEVELOPMENT
C/O DOPPCO DEVELOPMENT CO
30195 CHAGRIN BLVD. STE 110
PEPPER PIKE, OH 44124

VINTAGE ORIGINAL HOMES LLC
1811 WOODMERE DRIVE
VALPARAISO, IN 46383

VON TOBEL LUMBER INC.
C/O DOUGLAS KOEPPEN & HURLEY
14 INDIANA AVENUE
PO BOX 209
VALPARAISO, IN 46384-0209

WASHINGTON MUTUAL
P.O. BOX 660487
DALLAS, TX 75266-0487

WASHINGTON MUTUAL
P.O. BOX 660509
DALLAS, TX 75266-0509

WASHINGTON MUTUAL CARD SERVICES
PO BOX 660487
DALLAS, TX 75266-0487

WASHINGTON MUTUAL CARD SERVICES
C/O APEX FINANCIAL MGMT LLC
PO BOX 2219
NORTHBROOK, IL 60065-2219

ZIMCO MATERIALS INC
5638 S US HWY 421
WESTVILLE, IN 46391

B22A (Official Form 22A) (Chapter 7) (12/08)

In re **Tin T. Vo**
Lynn T. Vo
 Debtor(s)

Case Number: _____
 (If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises.
- ☒ The presumption does not arise.
- ☐ The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <div style="margin-left: 40px;"> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <div style="margin-left: 40px;"> <input type="checkbox"/> I remain on active duty /or/ <input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed; </div> <p style="text-align: center;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/ <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p> </div>

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11. c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.															
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Column A Debtor's Income	Column B Spouse's Income												
3	Gross wages, salary, tips, bonuses, overtime, commissions.		\$ 0.00	\$ 300.00												
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>c. Business income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a. Gross receipts	\$ 0.00	\$ 0.00	b. Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	c. Business income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
	Debtor	Spouse														
a. Gross receipts	\$ 0.00	\$ 0.00														
b. Ordinary and necessary business expenses	\$ 0.00	\$ 0.00														
c. Business income	Subtract Line b from Line a															
5	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a. Gross receipts	\$ 0.00	\$ 0.00	b. Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00	c. Rent and other real property income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
	Debtor	Spouse														
a. Gross receipts	\$ 0.00	\$ 0.00														
b. Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00														
c. Rent and other real property income	Subtract Line b from Line a															
6	Interest, dividends, and royalties.		\$ 0.00	\$ 0.00												
7	Pension and retirement income.		\$ 0.00	\$ 0.00												
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.		\$ 0.00	\$ 0.00												
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 35%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%;">Debtor \$ 0.00</td> <td style="width: 35%;">Spouse \$ 0.00</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00	\$ 0.00	\$ 0.00									
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00														
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td style="width: 30%;"></td> <td style="width: 30%;"></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> </tbody> </table> Total and enter on Line 10			Debtor	Spouse	a.			b.			\$ 0.00	\$ 0.00			
	Debtor	Spouse														
a.																
b.																
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$ 0.00	\$ 300.00												

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$ 300.00
Part III. APPLICATION OF § 707(b)(7) EXCLUSION		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$ 3,600.00
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: IN b. Enter debtor's household size: 4	\$ 70,873.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)														
16	Enter the amount from Line 12.	\$												
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.													
	<table border="1"> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td>d.</td> <td></td> <td>\$</td> </tr> </table>	a.		\$	b.		\$	c.		\$	d.		\$	
a.		\$												
b.		\$												
c.		\$												
d.		\$												
	Total and enter on Line 17	\$												
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$												

Part V. CALCULATION OF DEDUCTIONS FROM INCOME**Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)**

19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$																								
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.																									
	<table border="1"> <thead> <tr> <th colspan="3">Household members under 65 years of age</th> <th colspan="3">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td>a1.</td> <td>Allowance per member</td> <td></td> <td>a2.</td> <td>Allowance per member</td> <td></td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td></td> <td>b2.</td> <td>Number of members</td> <td></td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td></td> <td>c2.</td> <td>Subtotal</td> <td></td> </tr> </tbody> </table>	Household members under 65 years of age			Household members 65 years of age or older			a1.	Allowance per member		a2.	Allowance per member		b1.	Number of members		b2.	Number of members		c1.	Subtotal		c2.	Subtotal		\$
Household members under 65 years of age			Household members 65 years of age or older																							
a1.	Allowance per member		a2.	Allowance per member																						
b1.	Number of members		b2.	Number of members																						
c1.	Subtotal		c2.	Subtotal																						
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$																								

20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.		
	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$
	c.	Net mortgage/rental expense	Subtract Line b from Line a.
			\$
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:		\$
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.		
	a.	IRS Transportation Standards, Ownership Costs	\$
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.
			\$
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.		
	a.	IRS Transportation Standards, Ownership Costs	\$
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.
			\$
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.		\$
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.		\$

27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.		\$									
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.		\$									
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.		\$									
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.		\$									
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.		\$									
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.		\$									
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.		\$									
Subpart B: Additional Living Expense Deductions												
Note: Do not include any expenses that you have listed in Lines 19-32												
34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. <table border="1" style="width: 100%;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 75%;">Health Insurance</td> <td style="width: 20%;">\$</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> </table>		a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	\$
a.	Health Insurance	\$										
b.	Disability Insurance	\$										
c.	Health Savings Account	\$										
Total and enter on Line 34. If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ _____												
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		\$									
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$									
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.		\$									
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.		\$									

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$															
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$															
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40	\$															
Subpart C: Deductions for Debt Payment																	
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.	\$															
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 15%;">Average Monthly Payment</th> <th style="width: 20%;">Does payment include taxes or insurance?</th> </tr> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: center;"><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> <td></td> </tr> </table>			Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no				Total: Add Lines		\$
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?													
a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no													
			Total: Add Lines														
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.	\$															
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 35%;">1/60th of the Cure Amount</th> </tr> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> </tr> </table>			Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$				Total: Add Lines	\$			
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount														
a.			\$														
			Total: Add Lines														
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.	\$															
45	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.	\$															
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 55%;">Projected average monthly Chapter 13 plan payment.</td> <td style="width: 40%; text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td style="text-align: center;">x</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td style="text-align: right;">Total: Multiply Lines a and b</td> </tr> </table>		a.	Projected average monthly Chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$						
a.	Projected average monthly Chapter 13 plan payment.	\$															
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x															
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b															
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	\$															
Subpart D: Total Deductions from Income																	
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$															
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION																	
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$															
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$															
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$															
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$															

52	<p>Initial presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount set forth on Line 51 is more than \$10,950 Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).</p>		
53	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 85%;">Enter the amount of your total non-priority unsecured debt</td> <td style="width: 15%; text-align: center;">\$</td> </tr> </table>	Enter the amount of your total non-priority unsecured debt	\$
Enter the amount of your total non-priority unsecured debt	\$		
54	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 85%;">Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.</td> <td style="width: 15%; text-align: center;">\$</td> </tr> </table>	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$		
55	<p>Secondary presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p><input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p>		

Part VII. ADDITIONAL EXPENSE CLAIMS

56	<p>Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 60%;">Expense Description</th> <th style="width: 35%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">d.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total: Add Lines a, b, c, and d</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	d.		\$	Total: Add Lines a, b, c, and d		\$
	Expense Description	Monthly Amount																	
a.		\$																	
b.		\$																	
c.		\$																	
d.		\$																	
Total: Add Lines a, b, c, and d		\$																	

Part VIII. VERIFICATION

57	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <table style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 45%;">Date: <u>December 31, 2009</u></td> <td style="width: 55%;">Signature: <u>/s/ Tin T. Vo</u> Tin T. Vo <i>(Debtor)</i></td> </tr> <tr> <td>Date: <u>December 31, 2009</u></td> <td>Signature: <u>/s/ Lynn T. Vo</u> Lynn T. Vo <i>(Joint Debtor, if any)</i></td> </tr> </table>	Date: <u>December 31, 2009</u>	Signature: <u>/s/ Tin T. Vo</u> Tin T. Vo <i>(Debtor)</i>	Date: <u>December 31, 2009</u>	Signature: <u>/s/ Lynn T. Vo</u> Lynn T. Vo <i>(Joint Debtor, if any)</i>
Date: <u>December 31, 2009</u>	Signature: <u>/s/ Tin T. Vo</u> Tin T. Vo <i>(Debtor)</i>				
Date: <u>December 31, 2009</u>	Signature: <u>/s/ Lynn T. Vo</u> Lynn T. Vo <i>(Joint Debtor, if any)</i>				